

S33: (0) S31 and (award adj2 request)  
 S34: (0) S31 and (award adj5 request)  
 S35: (4) ("5937391") or ("20020087396").PN.  
 S36: (2) S35 and (award or request or (award adj2 request))  
 S37: (2) S36 and ((defined or define or predetermined or predetermine or required or  
 S38: (2) S37 and (reserve or reserved or over or overdraft or overdraw or overdrawn  
 S39: (0) S37 and (loan or lend or advance or advanced or loaned or lende  
 S40: (0) S37 and (forward or loan or lend or advance or advanced or loaned or lende  
 S41: (3) S31 and (forward or loan or lend or advance or advanced or loaned or lende  
 S42: (0) S31 and ((forward or loan or lend or advance or advanced or loaned or lende  
 S43: (3304465) (awards or credits or points)  
 S44: (28973) S43 and ((forward or loan or lend or advance or advanced or loaned or lende  
 S45: (12572) S43 and ((forward or loan or lend or advance or advanced or loaned or lende  
 S46: (70) S45 and ((point adj2 service) or (point adj2 management) or (point adj2 ma  
 S47: (2) ("20020143614").PN.  
 S48: (1) S47 and (award or request or (award adj2 request))  
 S49: (0) S48 and ((defined or define or predetermined or predetermine or required or  
 S50: (1) S48 and (forward or loan or lend or advance or advanced or loaned or lende  
 S51: (1) S50 and (defined or define or predetermined or predetermine or required or  
 S52: (1) S51 and (reserve or reserved or over or overdraft or overdraw or overdrawn  
 S53: (6) ("5937391") or ("20020087396") or ("20020143614").PN.  
 S54: (2) S53 and (interest or penalty or fine or fee or debit or charge)  
 S55: (2) S54 and (expired or expire or expiration or expiring or end or ending or en

1	Document ID	Issue Date	Pages	Title	Current OR	Current Xref	Retrieval C	Inventor	S	C
1	US 20020143614	20021003	44	Apparatus and method of facilitating the exchange of	705/14			MacLean, Trevor Robert et al.	P	R
2	US 5937391 A	19990810	29	Point-service system in online shopping mall	705/14	705/26;		Ikeda; Sekio et al.	P	R

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